OBSERVATIONS

ON THE EXPEDIENCY OF INSTITUTING

A FRIENDLY ASSOCIATION

OF THE

MEDICAL PROFESSION

THROUGHOUT SCOTLAND,

FOR

INSURING A PROVISION DURING SICKNESS AND OLD AGE, WIDOWS' ANNUITIES, ENDOWMENTS TO CHILDREN, &c.

By EDWARD D. ALLISON,
SURGEON.

"——The People, when left to themselves, will find their own way to their own comfort and independence." CHALMERS.

EDINBURGH:
ADAM BLACK, NORTH BRIDGE, EDINBURGH:
AND LONGMAN, REES, ORME, BROWN & GREEN,
LONDON.

1826.

Price One Shilling.

P. Neill, Printer.

OBSERVATIONS, &c.

In the year 1823, I contemplated becoming a member of the Royal College of Surgeons, Edinburgh, and had advanced so far in the preparatory arrangements that the customary Essay was in draft, when, from a trivial circumstance connected with my indenture, it was found impossible for me to enter without advancing the full fees, amounting to upwards of L. 250.

In consequence of this disappointment, I was led to reflect upon the singular laws of the College, affecting the admission of members,—differing from those of every other corporate body,—and upon the fact, that, whilst the members of almost every other profession had either national or local associations for providing for their widows at their decease, the great body of medical men was not possessed of such an advantage.

I was much gratified to find, that similar views were entertained by several eminent individuals to whom I communicated my sentiments, and in whose sound judgment I could place every confidence. I felt particularly their force during the winter 1824–5, when seriously indisposed; and since the re-establishment of my health, I have, almost without interruption, devoted a considerable portion of my leisure hours to making accurate inquiries, relative to the expediency and practicability of establishing such an association of medical men throughout the country, as should enable its members to provide, during health, for those calamities incident to humanity.

The result of these inquiries has been highly satisfactory. In the course of them, I have received the most valuable information from CHARLES OLIPHANT, Esq. W. S. Edinburgh, to whom the country at large is under the deepest obligations for the interest he has taken in the improvement of those institutions already in existence, particularly amongst the working classes, for the like purposes.

It is scarcely necessary to allude to the universal feeling which prevails amongst mankind to insure a suitable provision in case of temporary or permanent unfitness for employment, and for a family or dependents at death. This disposition, it is true, exists in a much less degree, as might naturally be

expected, amongst those individuals whose professional duties can be safely intrusted to a deputy or substitute, or continued, even after the individual's decease, in behalf of survivors. In cases, however, where a person's sole income necessarily terminates with the occurrence of indisposition, however trifling, his anxiety must be very great for the future support of himself and family. And, as it is almost impossible for the great bulk of men in business to accumulate savings sufficient to secure these important benefits, various modes have been devised for obtaining them. It is very remarkable, however, that hitherto only a part of this deep-rooted and honourable feeling has practically engaged the attention of the wealthier portion of the community. No arrangement exists, by which, in the cases above mentioned, suitable provision can be procured during life, with the exception of the accumulation of private property. The provision for widows and children is the only circumstance to which any regard has been paid, either by corporate bodies, public offices, or hospitals, as if urgent circumstances might not occur at any period of life, which would equally demand a liberal, though, perhaps, only temporary, accommodation of funds. Amongst the humbler ranks, however, this has been wholly reversed. They have formed, besides less permanent schemes, such as yearly societies, associations for mutual assistance during sickness, old age, and to defray funeral charges, which include those for the

wives or widows of members and children. In the event of an individual becoming incapable of working, it is needless to remark upon the extent of extreme wretchedness which must prevail, when no such aid can be procured, as is unfortunately too frequently the case.

It has been already remarked, that associations of members of distinct professions, for securing provision to surviving families, are very numerous thoughout the empire; such are those of the Parochial and Dissenting Clergy, Solicitors of the Supreme Courts, Parochial Schoolmasters, Army and Naval Medical Officers, not to mention those of almost every different profession, down to our old friends the Barbers. In this list, I need scarcely allude to the Royal College of Surgeons of Edinburgh. As one of its principal features is the annuity to the widows of members, it is necessary I should detail here several of those restrictions which prevent it from being resorted to by the profession in general; from which it will be quite evident, that no argument can be founded upon its nominal existence, against an association affording, not only an easier access to the great body of the profession, but at the same time presenting important additional advantages which the Royal College of Surgeons, as now constituted, cannot offer. Whilst every other corporate body admits members, on being properly recommended, and on payment of the requisite fees,

the laws of the College present almost insuperable barriers to the enrolment of the profession; and, it is a curious fact, that, in consequence, not much more than a hundred gentlemen are connected with it. In addition to the honour of being a Fellow, several valuable privileges are connected with the membership, the greater number of public charities requiring, that their medical officers be either members of the College of Physicians or of Surgeons. Here it may be said, that money, to a certain extent, is influential; in fact, a distinction which, for obvious reasons, must, in many instances, check the honourable advancement of those active practitioners who have not sufficient means to purchase such ideal proofs of superior talents: and must, therefore, prove highly detrimental to the best interests of science and of humanity. This illiberal barrier, then, well deserves to be instantly removed from the regulations of these institutions. The tickets, too, of such members as are lecturers, are held by the College as evidence of proper study. These are distinctions which must have their weight in inducing many, to whom a widow's annuity may be of no value, to become members.

Candidates for admission are required to submit to three public examinations before the members of the College resident in Edinburgh, or its immediate vicinity, summoned for the express purpose; and a heavy fine is inflicted on absentees. It may well

be believed, that such assemblages do not fail to perplex the most confident individuals who may have faced, without fear, their country's foe; and, indeed, it is well known, that many, advanced in years, and fully qualified to be ornaments to the profession, cannot come to the resolution of being questioned anew by perhaps their juniors in learning and experience, as well as in age. An essay relative to some point in Surgery is required, which must be revised by a committee, who disapprove or order it to be printed at the expence of the author. Sons and sons-in-law of members are admitted upon the payment of a few pounds only; apprentices of members upon the payment of L. 100; and others upon full fees. The candidate, too, must be a burgess of the city of Edinburgh. Each member must pay annually during the whole of his lifetime the sum of Five Pounds; and should he enter at a very early age at the full entry money, and his wife, whose comfortable provision at his own decease was the sole reason of his becoming a member, die soon after, the same heavy premium must continue to be paid. All the members, whether married or unmarried, must pay the same. Candidates are admitted at all ages on the same terms; so that one at the age of forty, or fifty, or seventy years, pays no more than another at eighteen or twenty years.

As the number of individuals connected with

the College of Surgeons bears no proportion to that scattered over the whole country, amounting, on the most moderate computation, to three thousand, it seems surprising, that hitherto no general association of medical men has been attempted to be formed, the Faculty of Physicians and Surgeons of Glasgow forming no exception, in order to secure to all its members those advantages so liberally enjoyed by other professions. The number of members belonging to the College of Physicians is likewise very small, and they have no provision of any kind. The professors of the different Colleges, it is true, must contribute to the Parochial Clergy's fund; but this being extremely limited in its operation, there appears an absolute necessity for establishing some such society as the one now proposed.

That such is really demanded, will be apparent at once, when the peculiar pursuits and habits of the members of the profession are considered. They are supposed to have acquired, if not a classical or liberal education, at least one far beyond mediocrity: and this general presumption, along with the nature of their duties, has given them a strong claim to the notice of, and introduction to, respectable society. In this country, in particular, the mere possession of any medical honour is generally sufficient to gain the respect of all classes, and, if united with the higher virtues and qualifications which universally elicit esteem and approbation from others, it will

not fail to place the possessor in that honourable rank in life allotted to learning and private worth. A medical practitioner ought to be capable of mixing with the best society; it is so essentially requisite that he sustain this privilege, and so inseparably connected with his general usefulness, that any falling off in the former must be followed, more or less, with that of the latter. This circumstance will serve to explain why medical men, whose revenue is necessarily a fluctuating one, generally keep up a domestic establishment of a more expensive nature than prudence might otherwise dictate, or is required by individuals in the regular receipt of incomes of equal or even greater extent. Notwithstanding all this exterior embellishment, almost every medical gentleman, relying wholly upon his practice, can certify how many years elapsed before his income exceeded what was barely sufficient to defray the incidental wants of a family; and the oldest and the wealthiest will remember the past years, when, notwithstanding his utmost exertions to merit the kindness of friends, to justify their patronage, or to realise the most humble anticipations, warranted by his own talents, the *res angusta domi* pressed hard upon him. Hence, in general, it is impossible for a medical man to accumulate funds for meeting future contingencies during the early period of his career; and it is equally true, that, however prosperous he may be in extending and confirming his reputation, he will always

find that both incidental and permanent sources of expenditure inevitably follow, if not in a corresponding ratio, at least to a very considerable extent.

But the day of sickness may soon approach the most vigorous amongst us. The medical profession is one of those the duties of which cannot be performed for any length of time through the medium of a deputy. It is impossible that they can be delegated to others; and, therefore, unless we are perfectly capable of personally discharging those duties, there is little hope of retaining the practice we may have had previously. No attention or skill of the assistant can ever be regarded as equivalent to the services of the family surgeon; and, in the event of his remaining long incapable of resuming his avocations, the unavoidable result is, that medical attendance is sought for elsewhere.

Hence, in the course of a few months, those hard-earned savings which were intended for a provision during the infirmities of advancing years, or for the benefit of a surviving family, may be consumed; the wants arising from sickness are numerous and expensive; and the funds must be considerable, indeed, which can support a family under such circumstances. It is impossible to contemplate the distresses of such a family, accustomed to the comforts, and perhaps the luxuries, of life, when these funds,

however frugally expended, are at last exhausted. Their situation is, in reality, much more agonizing than that of the poorest workman similarly situated. Want, with its diminution, or total deprivation, of ordinary necessaries and means of restoration, too often stare them in the face. It is unnecessary to observe, that many other causes of pecuniary embarrassment may arise, besides that of sickness in the person of the practitioner himself. Sickness in any member of his family may affect him similarly. Periods, too, of general and commercial distress, as he happens to practise in the country, or in the town, produce a temporary deprivation of ready money, and throw him on his private resources. Other contingencies might be stated, but enough, I conceive, has been already mentioned, to shew the peculiar difficulties medical men have to contend with, in obtaining funds sufficiently extensive to sustain sudden calls upon them. Need I do more than simply allude to the distressing fact, established by daily experience, that, independent of every other consideration, a vast number of excellent medical men, with or without families, have to contend with penury,—that many, during the whole of their lifetime, have to endure difficulties and privations.

I trust, that, after due consideration of these and other circumstances, which cannot well be described, but are deeply felt by every medical man in his own breast, there will be but one opinion as to

the necessity of some efficient measure being devised, to obviate the peculiar difficulties incident to his situation. I shall have occasion afterwards to shew, what the medical man has to look to in the event of sickness. If he can scarcely provide for a family while in health, how can he continue to do so when lying upon a sick-bed? The nature of medical duties, it is well known, requires them to be efficiently and regularly discharged;—they are of a very harassing description,—they demand the best possible health, and a frame of body capable of enduring the greatest exertions and the vicissitudes of weather. Now, suppose a practitioner, and the case is not imaginary, liable, in winter, to the attack of asthma, or to be debilitated from previous disease, how can he venture upon his usual fatiguing avocations? If the strength, and vigour, and ambition of youth be necessary for the task, how is it to be expected that advancing years, loaded with cares and infirmities, can bear up against it? Nature at this period solicits repose. And here we meet with another and a melancholy trial to a medical man;—the families whom he was wont to visit professionally, finding him unfit to attend them punctually, as a matter of course cease to employ him, and then, when he requires most indulgence and ease, a young active stranger steps into his place, to the decrease, perhaps, of his sole income. What profession, then, is so beset with difficulties? If in cities the greatest activity is required, what must the

same labour be in the country, where many miles must be traversed night and day, without repose?—There the work of the day is never done;—an endless repetition of the most irksome duties cannot, therefore, be performed by an elderly individual. But what refuge is there? How can the anxiety and want be averted? The desire is unbounded in the human breast to retire from all active pursuits on the approach of old age; but in many cases even this enlivening anticipation is denied the practitioner, and, in fact, no relaxation is afforded him but on a sick-bed, no cessation from toil but in the grave! There can be no doubt, that many of these difficulties might be greatly lessened, if it were possible for a deputy to undertake all the responsible duties. The lawyer or merchant requires little or no out-door work; their clerks can write as usual; the clergyman is relieved by the Presbytery, and his income secured till his death. With much truth, then, may medical men envy the comparatively comfortable condition of such individuals, even on a bed of sickness. It is quite true that every surgeon does not experience so much inconvenience and distress as has been stated, but those individuals who have acquired competencies, and must have been accustomed to witness disease in every form, will not forget that there are multitudes of their brethren who are not so fortunate; and that in the hour of calamity they may yet themselves be assailed.

In many cases, fatal termination or too long continued illness, must so far exhaust private funds as to leave little or nothing for defraying funeral charges, far less for the provision of a widow and family. That the interment of a professional brother should rest upon the charity of friends, or not be conducted in a decent and respectable manner, is of itself sufficiently revolting; but how can we contemplate without great pain the state of the bereaved household, without resources,—perhaps without friends,—and frequently including a family whose education must not be neglected.

It has not been deemed expedient, in Scotland at least, to establish a fund, upon the principles of Friendly Societies, for the better classes of the community. On what just grounds this has never been attempted I am at a loss to conjecture; although there is every reason to believe that prejudice has mainly contributed to it, and to dread that it may for a considerable period, still exert its paralysing effect to prevent the adoption of more correct and enlightened views upon the subject; but such a scheme appears to me perfectly legitimate and practicable. Associations of this nature, however, are, in my opinion, particularly adapted for medical men. I would conceive, that if the form of the association did relieve persons in distress, it is a matter of indifference what the rank of those individuals may be; and, surely, because a particular class of men, who require

such mutual aid, are of the medical profession, *that* is no reason for preventing them from enjoying, in the time of calamity, every advantage which their less educated, though better provided, fellow-creatures possess. I have already attempted to shew the necessity of this; and should the observations I have made have any tendency to effect the object in view, it may afford presumptive conclusions respecting the propriety of extending them still farther among the higher classes of society.

None of the existing establishments, either professional or general, set apart for the provision of survivors, can, in their very nature, be applicable to the medical practitioner.

Medical men require,

1. Pecuniary relief during Sickness.
2. in Old Age.
3. at Death for Funeral charges.
4. A provision for Widows.
5. Children.

At present, the whole of these cannot be procured from any of the institutions I am acquainted with.

Friendly Societies have been hitherto confined to the lower or working classes,—they have long

been established in this country, with the greatest advantage to the stated members, and have materially contributed to prevent much of that wretchedness and those dissolute habits too frequently found in other parts of the empire where they are unknown. At present their number is very considerable, and is rapidly increasing every day *. Their principal feature is, that no profits are derived from the management, as in public companies established for similar purposes; the trifling expence incurred in conducting their affairs; the smallness of the contributions, and the convenient periods at which they are paid. The great advantages which are gained by these institutions are,—a decided improvement in the character of their members,—each has an interest in, and is taught the value of, co-operation,—they secure a provision from absolute want, and remove the necessity of submitting to the degradation of receiving eleemosinary aid;—and as the utmost of their allowance is too limited to afford an encouragement for any of the members to continue receiving it when unnecessary, no system can be

---

* They include one-eighth part of the whole population of the empire, and distribute upwards of a million and a-half annually; *Edinburgh Review, January* 1820.—In Scotland Friendly Societies are widely diffused; in Aberdeenshire alone 200 have been formed since 1793. In Paris they amounted to 164 in 1824, though their number is still limited throughout France. *Remarks on Friendly Societies, &c.* Edin. 1825.

simpler, or more effectual in all its parts, than such a mutual assurance association, when conducted upon right principles. Their principles are the very same as those which are daily acted on by the wealthiest and most independent individuals in the case of fire or shipwreck ; and it may be truly said, that the person, whether in the lower or the higher ranks, thus secured, may toil through life with an easy mind, for, in fact, he is conditionally independent. The principles on which these excellent institutions are founded, have not, I believe, ever been challenged ; and how their application to any class of men, particularly to the medical profession, can be resisted, I am at a loss to conjecture. The admission of their general correctness, I think, should induce us not to view any difficulties of the proposal as unsurmountable. In this, as in all other new undertakings, difficulties indeed will be experienced, and those, too, of such a nature as may, in a moment of despondency, shake the zeal of its best friends ; but it is hoped that they will be met with at the outset. Indeed, was there ever a proposal of national or local interest which did not meet with more or less hostility ? For it rarely happens that the most trivial suggestions are adopted, without their importance being thoroughly scrutinized. The novelty of the proposed society may gain friends and create opponents ; a slight review, however, of all the circumstances cannot fail, I am confident, of confirming the one and refuting the other.

It must surely impress every one, that it is more rational and simple to receive from *one* extensive fund all the accommodation wanted, than from several; an arrangement only to be met with in Friendly Societies.

The proposed society might embrace all the divisions of mutual assurance formerly enumerated, on a plan more enlarged than hitherto attempted; but every one would be at liberty to subscribe to one or the whole of them. Thus, the unmarried, passing over the Widows' Fund, might subscribe only to that of Superannuation. Even all the branches might be so arranged as to enable subscribers to take such subdivisions as might be perfectly convenient for them. This mode is, with the greatest advantage, practised by the Parochial* and Dissenting Clergy†, and the Schoolmasters and others. Thus a member may find it convenient to subscribe for an annuity to his widow to the extent of L. 20, whilst others may subscribe for L. 30, L. 40, or L. 50, or for two or more annuities, if

---

* 1st Class	L. 16	3d, Class	L. 32
2d,	24	4th,	40

Report of Trustees, 1825.

This was the first Fund in Scotland formed upon just principles, and immortalizes the memory of Dr Webster, its patriotic founder.

† 1st Class	L. 15	3d, Class	L. 25
2d,	20	4th,	30

Last Report of Committee.

agreeable; in like manner for the sick, old age, and funeral fund. There ought, however, to be a fixed minimum and maximum of all the different allowances. In this manner members of all incomes will have it in their power, more or less, to provide for the incidents of life, and, at the same time, are not prevented at any future period from enlarging their subscriptions. "By a judicious separation of the benefits in this manner," says Mr GLENNY, actuary to the Royal Union Association, London, "a member is not only enabled to fix them according to his circumstances, but can either secure one or more. The married member can also entitle himself to a sum of money at the death of his wife by paying adequately; whilst the unmarried is not taxed with an expence towards a benefit which he cannot claim. Again, by the separation of the benefits, a member is at liberty to decline one without necessarily losing the other; and is enabled to secure one at one time, and commence another at any future period." It would be of importance, likewise, that a subscriber to any particular class or division of fund should have it in his power, on his ceasing to have an interest in the institution, by leaving the country, to withdraw altogether, and to demand the return of such a proportion of his previous contribution as would retain to the society the accumulated interest of the sum, and sufficient to defray a certain proportion of the expences incurred in the general

management; and, also, that any member should be allowed to transfer his interest in one division of the scheme to another more convenient to his views at the time. The contribution might be paid either quarterly or monthly. Of course it will be necessary to prepare tables of rates for the separate divisions, as well as for temporary annuities to children, while too young for the business of active life; although the law of mortality amongst them is not yet ascertained.

It might be a prudent regulation, in order to accumulate a fund at the commencement of the Association, not to grant any distributions for a fixed number of years, to be afterwards determined upon.

Should the contributions to the different funds exceed the distributions or allowances, the surplus may be employed in two ways; either to diminish the former, or to augment the latter. By this method, any profits, or accidental surplus of contributions, would be added, at the conclusion of every year, to the stock of each member. It may, however, be argued, that the public offices divide all their profits; but it is only to a certain class of insurances that this is done; annuities do not participate in it. The extreme moderation in the required contributions may be learned from the fol-

lowing computations *, which, making allowances for incidental charges, may serve as examples.

Contributions of L. 1 annually to each fund, from 20 to 70 years of age, will afford the following allowances :

Sickness weekly, - -	L. 1	0	7
Old age Annuity, - -	58	0	2½
Funeral, - - -	59	19	2
(The contribution must be doubled for a Wife or Widow.			
Widows' Annuity, - -	5	12	6½

The sum required to be paid down at once for these allowances will be L. 72 : 9 : 4½, or for each L. 18 : 2 : 4.

If the proposal now respectfully submitted, merit the least attention from the medical profession, it will, of course, be necessary, in the farther progress of it, to avoid the various errors into which, it must be admitted, Friendly Societies have not unfrequently fallen. These errors and the obvious improvements are fully and ably stated in the Report of the Committee of the Highland Society, drawn up by Mr OLIPHANT, a work which ought to be in the possession of, and studied by, every wellwisher to the best interests of his fellow beings, and to which I cannot do better than simply refer.

---

* Highland Society's Report, pages 236, 237, 238, 239.

An observance of the recommendations therein amply illustrated, cannot fail, it is hoped, of placing the interests of the association on a sure and permanent foundation.

There are two sorts of objections to propositions of the description I have delineated, and which are diametrically opposed to each other. 1*st*, Those generally advanced by individuals, who thoughtlessly disapprove of having recourse to any public institution whatever, for the purpose of providing for the possible wants of themselves or families, or, who never seem at least as if they were impressed with the propriety of doing so; and, 2*dly*, Those against an establishment on the principles here inculcated. It is no easy task to convince those first alluded to, of the gross absurdity, and imminent danger, of their opinions and conduct. With them facts are unheeded; and their convictions are awakened only at a period of personal or family calamity, when experience cannot benefit them. The only reply which these improvident individuals can be brought to make to every kind of representation, is, *they trust in Providence.* I must confess my fears, however, that these general objectors care as little about, as they experimentally know of, Providence. It is a mere evasion of the question;—a subterfuge to their want of inclination for a closer application to business during health, and more provident habits in future. And, I would take the liberty of hinting to them the propriety of con-

sidering well, whether, in the conduct they follow, instead of relying upon the bounties of a kind Providence at a time of difficulty, they are not tempting it. " If there be a bridge across a rapid stream, and a person plunge with his horse into the swelling torrent, and cry, *I will trust in Providence;* may it not be justly said, *It was your duty to go along the bridge, and not brave the roaring waters* *."

There are several objections which many individuals will advance to the principles of the proposed Association; amongst these may be mentioned, its vulgarity,—its impracticability,—the want of sufficient numbers to make a safe average,—the facility of insuring our own lives at all the public offices, so numerous throughout the country,—nothing of the kind has ever yet been proposed,—innovations are highly improper and hazardous,——many Friendly Societies have become bankrupt, and involved the ruin of individuals, who have been ultimately supported as paupers, at a time of life when they could not afford farther contributions. As I am convinced that the firm foundation of the proposal must have for a basis its expediency and practicability, no injury can accrue from a candid examination of it in all its bearing. It is scarcely necessary to remark, how often and how forcibly the most unfounded prejudices preclude the possibility of our forming a correct judgment on many subjects

* Evangelical Magazine, Lond. 1806.

otherwise of easy solution. This is the more to be lamented, as, in several of the objections to the proposal, these deteriorating influences are but too evident.

The objection as to its vulgarity, I have already endeavoured to shew is absurd. Is there, I would ask, such a mighty difference in the calamities of the rich and the poor, that the means of comfort to the one must not be applied to the other? The slightest reflection will convince any one, that, as the wants of both are nearly alike, the manner of supplying them ought not to be very dissimilar. No fear need be entertained about the future numbers of contributors. This opinion may be correctly formed from the present generally unconnected state of the medical profession; besides, I have much pleasure in stating, that my views received a warmer reception, from every rank amongst my brethren, in my inquiries upon this subject, than I anticipated. It must always be kept in view, that public Insurance Offices do not afford all the advantages proposed by the *Medical Provident Institution*:—a part of them only can be obtained, which must be adhered to for life, or repurchased (if allowable), at an enormous loss, or altogether forfeited:—no allowance is given during sickness. The terms, too, are very high, but necessarily so as to secure a profitable return for the investment of the capital of speculating proprietors, and to defray the corresponding management. It is much to be re-

gretted, that Public Offices do not publish their *experiences* as to the average lives of Subscribers; such a measure would be replete with interesting information.

It is likewise evident, that, if these offices really afforded all the advantages sought for, without the risk of contingent deficiencies, it might be naturally expected, either that the numerous private existing institutions, solely for providing Annuities to Widows and Children of contributors, would be instantly dissolved as a matter of course; or, that any attempt to establish a new one, for the like purposes, would be unsuccessful. We find, however, that neither of these cases is correct.

The objections of the novelty and impracticability of the scheme, have been already adverted to; the former is not entitled, however, to any farther notice; but it is evident, that, were the latter argument good in this case, we might have still remained in a state of barbarism,—slaves to the grossest superstition and most vicious propensities; of course, no progress would have been made in arts and sciences; the greatest deeds of heroism, either in warfare, or adventurous discovery, that history proudly records, might never have been achieved: it is quite capable, nevertheless, of suiting the constitutional despondency of several individuals, on whom reasonings or explanations are completely thrown away.

If, as has been already urged, the principle of the proposal is correct; and it be admitted, as cannot be otherwise, that more extensive and intricate propositions have more than realised the warmest anticipation of their projectors; no conclusive argument ought to be founded upon the plea of temporary difficulties. That these will yield, I have not the slightest doubt: firmness, prudence, and perseverance, can effect great changes: prejudice will, it is expected, gradually wear off; and that the period is not far distant, when the proposed Society will be extensively known for its stability and usefulness.

The only objection at all worthy of notice, which can be brought against the proposed Society, is the known fact, that many Friendly Societies have become bankrupt, and proved ruinous to numerous individuals. At first sight this appears to have some force; but let us examine the matter. As the vast multitudes of Friendly Societies are at present constituted, the surprise is, not that so many have, unfortunately for their members, become totally insolvent, but that there exists *one* of them,—so generally erroneous have been the calculations on which the contributions for the several allowances have been founded. Besides, these institutions being composed of all sorts of members, varying in their occupations, and consequently in the rate of sickness; it may be observed, that the period of entrance for each member was unfixed; and, instead

of this ruinous practice being attempted to be checked or modified, the general wish seems to have been to secure the admission of individuals of all ages found willing to pay the entry-money, which was the same for the old man of sixty as for the youth of sixteen. The subjoined tables, although deduced from rather limited inquiries, will at once shew the nature of this alluring method, wholly miscalculating the means of future distributions.

Rate of Sickness.

Age.	Sickness expressed in weeks, and decimals of a week.		Weeks.	Days.	Hours.
Below 20	0.3797	or	0	2	15
20 to 30	0.5916		0	4	3
30 40	0.6865		0	4	19
40 50	1.0274		1	0	4
50 60	1.8806		1	6	3
60 70	5.6337		5	4	10
Above 70	16.5417 *		16	3	19

" This is the average annual sickness of an individual in these several decades or periods of 10 years, as experienced by Societies on the whole; but when exhibited for each particular year of age, it is somewhat less in the first, and somewhat more in the concluding years of the decade. Thus, the

---

* Highland Society's Report, p. 17.

average sickness in the 60th year of age, is only 2 weeks 2 days; but in the 70th year it is 10 weeks 5 days *."

Rate of Mortality.

Between 20 and	30	1 dies out of	95 annually.
30	40	1	77
40	50	1	40
50	60	1	22
60	70	1	10
80	90	1	5
Above	90	1	2 †

It is clear, therefore, from these tables, that, as the rates of sickness or of death depended upon the age, &c. of the individual member; so their entry-monies ought to have corresponded.

Many Friendly Societies have also diminished their funds by useless and unjust law-suits, to enforce payment of arrears from members who wished to withdraw,—forgetting that the forfeited contributions were a real gain to the interests of the remaining members; others by insecure investments or convivial meetings; and not a few have become

---

* Remarks, &c. Oliver & Boyd, Edin. 1826. 1s, 6d.

† These rates are the average results. founded upon the Northampton, Carlisle, and Swedish Tables.—*Highland Society's Report.*

insolvent through the interested conduct of permanent office-bearers.

Through the laudable zeal of Mr Oliphant, the Highland Society of Scotland were induced to investigate the desideratum in the rate of sickness for the better regulation of these Societies. And the returns from a number of Societies have supplied, if not fully, at least nearly sufficient data for that purpose. Already several new Societies have been formed upon the principles, and rates, and allowances, recommended in the Report by the Committee; so that there is every reason to hope for a great change in the mode of management of the existing institutions. Their system, not their principles, was the cause of bankruptcy; it originated solely from their not being properly understood; and, therefore, the objection against establishing a new Society upon superior regulations, and adapted to a higher class, can have no reference to the present suggestion.

"Their errors are matter of no reproach. The spirit is to be admired which, revolting at the humiliation of depending upon charity, led their founders, seeking for the means of independent support in sickness and in old age, to endeavour to attain the desired end, regardless of the danger of miscarriage *."

* Highland Society's Report, p. 17.

In addition to the advantages which these present to every body of men, there are several others which would result to an association entirely composed of medical practitioners. As at the outset, I cannot refrain from again putting this question, Why should not the medical profession have an untrammelled fund for providing for their widows, as well as the clergy or the schoolmasters? Our profession embraces as many in number, and I do not think they are less talented or respectable. The very fact of their being so numerous is a powerful reason for their associating for mutual purposes; and we find it to be the constant tendency of those of a particular profession, provided their numbers are at all considerable, to combine for a variety of designs. Scarcely any profession is without such a feeling; surely none will presume to say, that the members of the medical profession cannot now associate together for friendly purposes, because the time has been when ignorance, and prejudice, and illiberality abounded. There never was a period, it may be safely averred, when the very reverse of these restrictive feelings so universely prevailed as at present; no profession is more characterised for the kindness, and courtesy, and candour of its members to each other. Daily observation confirms this opinion; for associations of medical men are every where to be found, all animated with the desire to advance the interests of science, and, of course, of humanity; and can the fear ever be entertained, that the same class of men

dare not assemble for the express purpose of mitigating the future unavoidable calamities of themselves or their brethren? Were an association formed, as is now proposed, a new feeling would be excited,—a strong link would unite all its members,—and a great desire would animate them to promote, in every possible way, their mutual well-being. As there is something indescribable in the feeling of professions to unite, I am confident there is, among the medical profession, a powerful inclination to be united in one common bond, which the proposed society would materially contribute to consolidate.

Indeed, one of the great errors which Friendly Societies have fallen into, is, their promiscuous admission of members of all occupations. Those of one profession look upon those of another, more or less, as strangers; they are not guided by the same feelings, nor actuated by the same interests; neither can they duly appreciate the various difficulties, and peculiar habits and pursuits, of each other. But, independent of such a disposition, this error has been the cause of much mischief to their respective funds, —those belonging to a particular class of members receiving evidently a greater proportion of allowance than those belonging to another. Every one knows that the extent of sickness depends upon the nature of occupations, and whether they are pursued in the country or large cities. This fact cannot be better illustrated than by comparing the rates of sickness

amongst printers. The average to each compositor is 3 days and 12 hours; whereas to pressmen, it is 3 weeks 2 days and 23 hours *! And so unfavourable to health is the employment in gas manufactories, that the workmen are not considered safe objects of insurance on any terms. It may be remarked, that colliers, too, are not allowed to enter several of the societies in the country for the same reason. No data have yet been procured to shew the average rate of sickness amongst medical men; and it will be quite impossible ever to attain this, except from the Returns of the proposed society, although there is every reason to believe that there does not exist, in general, a healthier or longer lived class of men. If this should be proved to be the case, the required contribution to provide for sickness will, of course, be somewhat less.

In conclusion, I would take this opportunity of assuring such as are not intimately acquainted with Friendly Societies, that it is a great mistake to suppose that they partake of the character of charitable institutions. Although they originally were so, the

---

* "This may be accounted for to a material extent, when it is considered that a compositor, though rather sickly or weak, may still be able to go on with his business, which requires little or no muscular exertion; while the same extent of sickness or weakness would incapacitate a man from working in the more athletic departments of labour."—*Laws of Edinburgh Compositors' Society.*

reverse of this now is the case. Every member unable to attend to his professional duties, or otherwise requiring a portion of the funds, has *a right* to the stipulated allowances. A similar opinion exists relative to a Widows' Annuity, but is equally erroneous.

Perhaps it may be urged, that, without entering into the merits of the proposal for introducing Friendly Societies amongst the higher classes, so few cases of distress are to be met with amongst the members of the medical profession, that no great necessity exists for the proposed association. The assertion, however, is merely gratuitous, and can only be offered without a due consideration of the vast extent of human distress abounding in all ranks of society; and, when we contemplate the number of medical men throughout the country, engaged in all the departments of medicine, it will not be a matter of surprise, to find many instances where the advantages now held out would relieve much real distress in a variety of forms at present carefully concealed from the public eye. I am concerned, too, to have it in my power to bring forward such indubitable evidence as must remove such an impression, and confirm the views now attempted to be delineated. The Globe and Traveller London newspaper, No. 7225, of date so late as Tuesday, 24th January 1826, contains an advertisement, which I shall take the liberty of quoting: "DEEP DISTRESS.—A studious physician of various and

considerable literary attainments, is in the deepest *misery, distress, and want, owing to a long continuance of the most deplorable ill health;* and is, on that account, most reluctantly obliged to *solicit* pecuniary assistance from the benevolent, the learned, and the good. Donations will be received at the public libraries of Messrs Hookham, Old Bond Street; Sams, St James' Street; and Crew, Greville Street, Brunswick Square; also, by Mr Souter, bookseller, 73. St Paul's Church Yard; and J. M. Richardson, bookseller, Cornhill." I am informed by a valued friend, that a case came under his knowledge where a medical gentleman of high respectability and increasing practice in this country, was so reduced in his means by long illness, that at length a public subscription was actually made by the gentlemen in the district to save him from absolute want! Within the walls of one of the public workhouses in this city, also, an old man, formerly respectably connected in the medical profession, drags on a wretched existence: when the infirmities and incapacities of old age approached, the resources of this unfortunate person failed, and no alternative remained but to spend his future years in the bosom of public charity. To offer any remarks upon these three instances of privation is quite unnecessary. I shall therefore allow them to make the fullest impression upon the feelings and judgments of those who honour me by perusing these pages; but they

may serve as salutary calls to every one of us to attempt, by mutual co-operation, the removal of such heart-rending distress from our own doors, as, without it, there is no certainty of escaping similar embarrassments.

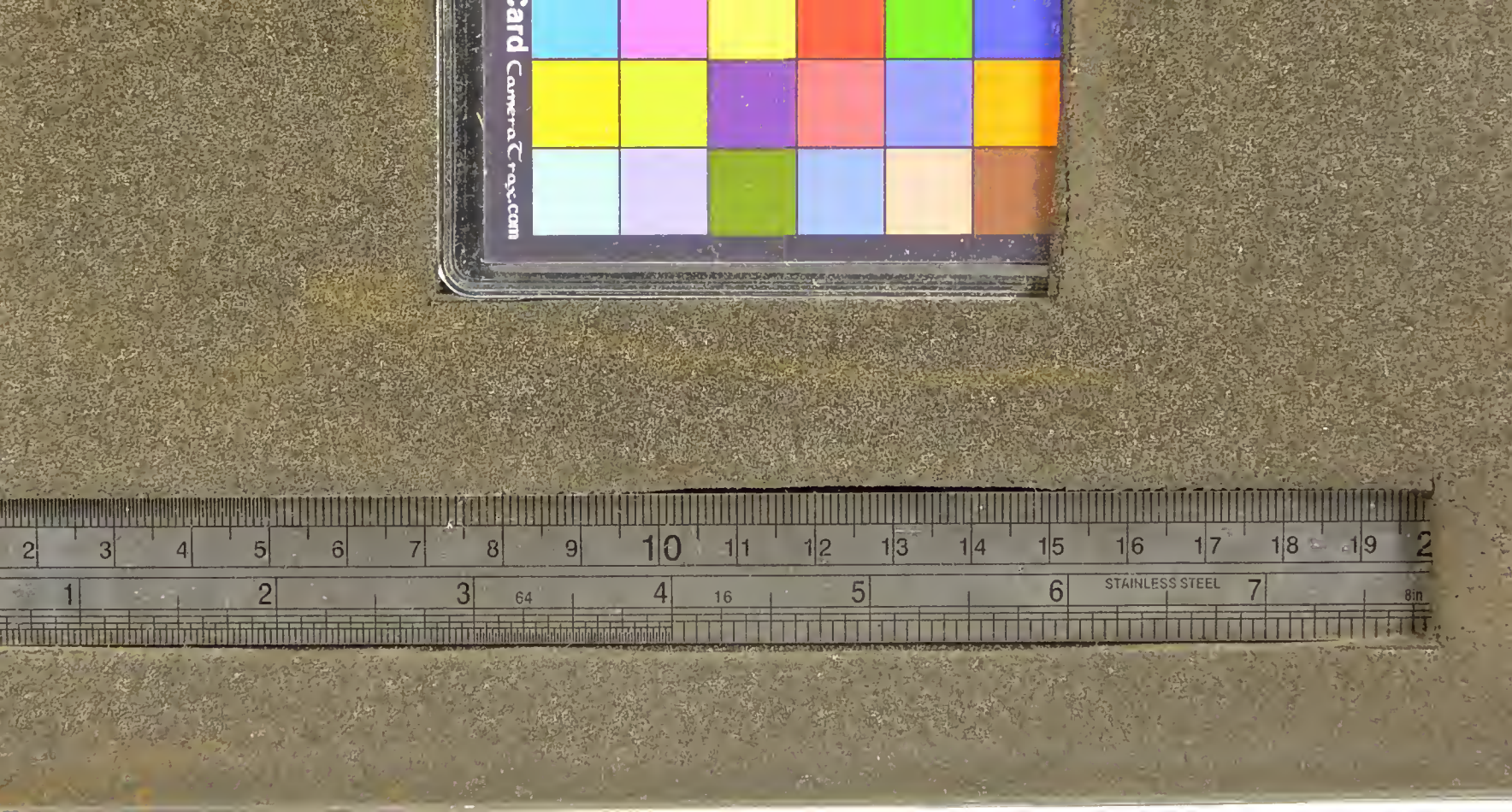
I have not ventured to publish these very imperfect observations without due consideration of every objection which can possibly be advanced against their general correctness; but, in taking this step, I may be permitted to mention, that I have been actuated solely by an ardent desire to promote the advantage and future comfort of the members of the profession to which I have the honour to belong; and should I happily be successful in accomplishing so very interesting and important an undertaking, I may, I hope, be allowed to entertain the most gratifying feelings upon the occasion.

LEITH,
73. CONSTITUTION STREET,
30th March 1826.

Those who are desirous of acquiring more information upon the subject of Friendly Societies, may consult,

1. The Highland Society's Report, 1824.
2. Rose on Savings Banks.
3. Supplement to Encyclopædia Britannica, article Savings Banks.
4. Reverend Dr Duncan of Ruthwell on Parish Banks.
5. Baron Maseres's Proposals.
6. Dr Price on Reversionary Annuities, &c.
7. Burns's Inquiry, 1821:
8. Mr Becher on the Friendly Society at Southwell.
9. Remarks on the Constitution and Errors of Friendly Societies, with the Laws of The Edinburgh Compositors' Society.
10. Laws of The Edinburgh and Leith Marble Cutters' Society, 1825.
11. Laws of The Edinburgh Goldsmiths' Society, 1825.
12. Errors of Actuaries. Lond. 1825.
13. Rules and Tables for Friendly Societies. Lond. 1826.
14. Instructions for do. Lond. 1825.
15. House of Commons' Committee Report, 1825.
16. Scotsman Newspaper, Edin. 1825. No. 594. 1826. No. .
17. Sir Frederick Eden's History of the Poor.
18. Mr Cleghorn's Thoughts. Edin. 1824.
19. Acts of Parliament relating to Friendly Societies, viz. 33d Geo. III. cap. 54; 35th Geo. III. cap. 3; 43d Geo. III. cap. 3; 49th Geo. III. cap. 125; 57th Geo. III. cap. 39; 59th Geo. III. cap. 128.
20. Evangelical Magazine. Lond. 1806.
21. Millar's Guide. Dundee.
22. Millar's Funding System. Stirling, 1818.

23. An Act for the better raising and securing a Fund for a provision for the Widows and Children of the Ministers of the Church of Scotland. Edin. 1779.
24. An Act to amend and render more effectual an Act, &c. for these purposes. Lond. 1814.
25. Report of the Trustees for managing the Fund for these purposes. Edinb. 1825.
26. Morgan on Annuities.
27. Baillie's Treatise, 1810.
28. Perth Courier newspaper, December 24. 1825.
29. Report, Army Medical Officers Widows' Fund, 1821—2.
30. Last Report of Dissenting Ministers' Widows' Fund. Edin.


Card
CameraTraps.com
STAINLESS STEEL
64
16
8in